

United States Bankruptcy Court
Eastern District of Michigan

Voluntary Petition

Name of Debtor (if individual, enter Last, First, Middle): Wright, Maureen Yvette	Name of Joint Debtor (Spouse) (Last, First, Middle):
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names): AKA Maureen Y Wright; AKA Maureen Wright	All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) xxx-xx-9230	Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all)
Street Address of Debtor (No. and Street, City, and State): 2730 Packard Rd, Apt C Ann Arbor, MI	Street Address of Joint Debtor (No. and Street, City, and State):
ZIP Code 48108	ZIP Code
County of Residence or of the Principal Place of Business: Washtenaw	County of Residence or of the Principal Place of Business:
Mailing Address of Debtor (if different from street address):	Mailing Address of Joint Debtor (if different from street address):
ZIP Code	ZIP Code
Location of Principal Assets of Business Debtor (if different from street address above):	

Type of Debtor (Form of Organization) (Check one box)	Nature of Business (Check one box)	Chapter of Bankruptcy Code Under Which the Petition is Filed (Check one box)
<input checked="" type="checkbox"/> Individual (includes Joint Debtors) <i>See Exhibit D on page 2 of this form.</i>	<input type="checkbox"/> Health Care Business <input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101 (51B) <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Clearing Bank <input type="checkbox"/> Other	<input type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input checked="" type="checkbox"/> Chapter 13
<input type="checkbox"/> Corporation (includes LLC and LLP) <input type="checkbox"/> Partnership <input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and state type of entity below.)	TAX-EXEMPT ENTITY (Check box, if applicable)	<input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Main Proceeding <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding
	<input type="checkbox"/> Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code).	Nature of Debts (Check one box)
		<input checked="" type="checkbox"/> Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." <input type="checkbox"/> Debts are primarily business debts.

Filing Fee (Check one box)	Chapter 11 Debtors
<input checked="" type="checkbox"/> Full Filing Fee attached <input type="checkbox"/> Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. <input type="checkbox"/> Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.	Check one box: <input type="checkbox"/> Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). <input type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Check if: <input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,190,000.
	Check all applicable boxes: <input type="checkbox"/> A plan is being filed with this petition. <input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).

Statistical/Administrative Information *** A. RITA KOSTOPOULOS P63178 ***	THIS SPACE IS FOR COURT USE ONLY																				
<input checked="" type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.																					
Estimated Number of Creditors <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 12.5%;"><input checked="" type="checkbox"/></td> <td style="width: 12.5%;"><input type="checkbox"/></td> </tr> <tr> <td>1-49</td> <td>50-99</td> <td>100-199</td> <td>200-999</td> <td>1,000-5,000</td> <td>5,001-10,000</td> <td>10,001-25,000</td> <td>25,001-50,000</td> <td>50,001-100,000</td> <td>OVER 100,000</td> </tr> </table>		<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	1-49	50-99	100-199	200-999	1,000-5,000	5,001-10,000	10,001-25,000	25,001-50,000	50,001-100,000	OVER 100,000
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>												
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Estimated Assets <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 12.5%;"><input checked="" type="checkbox"/></td> <td style="width: 12.5%;"><input type="checkbox"/></td> </tr> <tr> <td>\$0 to \$50,000</td> <td>\$50,001 to \$100,000</td> <td>\$100,001 to \$500,000</td> <td>\$500,001 to \$1 million</td> <td>\$1,000,001 to \$10 million</td> <td>\$10,000,001 to \$50 million</td> <td>\$50,000,001 to \$100 million</td> <td>\$100,000,001 to \$500 million</td> <td>\$500,000,001 to \$1 billion</td> <td>More than \$1 billion</td> </tr> </table>		<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion	More than \$1 billion
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Estimated Liabilities <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 12.5%;"><input type="checkbox"/></td> <td style="width: 12.5%;"><input type="checkbox"/></td> <td style="width: 12.5%;"><input checked="" type="checkbox"/></td> <td style="width: 12.5%;"><input type="checkbox"/></td> </tr> <tr> <td>\$0 to \$50,000</td> <td>\$50,001 to \$100,000</td> <td>\$100,001 to \$500,000</td> <td>\$500,001 to \$1 million</td> <td>\$1,000,001 to \$10 million</td> <td>\$10,000,001 to \$50 million</td> <td>\$50,000,001 to \$100 million</td> <td>\$100,000,001 to \$500 million</td> <td>\$500,000,001 to \$1 billion</td> <td>More than \$1 billion</td> </tr> </table>		<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion	More than \$1 billion
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Voluntary Petition <i>(This page must be completed and filed in every case)</i>		Name of Debtor(s): Wright, Maureen Yvette
All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet)		
Location Where Filed: - None -	Case Number:	Date Filed:
Location Where Filed:	Case Number:	Date Filed:
Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet)		
Name of Debtor: - None -	Case Number:	Date Filed:
District:	Relationship:	Judge:
Exhibit A		Exhibit B (To be completed if debtor is an individual whose debts are primarily consumer debts.) I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by 11 U.S.C. §342(b).
<input type="checkbox"/> Exhibit A is attached and made a part of this petition.		X /s/ A. RITA KOSTOPOULOS October 14, 2009 Signature of Attorney for Debtor(s) (Date) A. RITA KOSTOPOULOS P63178
Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? <input type="checkbox"/> Yes, and Exhibit C is attached and made a part of this petition. <input checked="" type="checkbox"/> No.		
Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) <input checked="" type="checkbox"/> Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: <input type="checkbox"/> Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.		
Information Regarding the Debtor - Venue (Check any applicable box)		
<input checked="" type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. <input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. <input type="checkbox"/> Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.		
Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes)		
<input type="checkbox"/> Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)		
<hr/> (Name of landlord that obtained judgment)		
<hr/> (Address of landlord)		
<input type="checkbox"/> Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and <input type="checkbox"/> Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition. <input type="checkbox"/> Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).		

Voluntary Petition

(This page must be completed and filed in every case)

Name of Debtor(s):

Wright, Maureen Yvette**Signatures****Signature(s) of Debtor(s) (Individual/Joint)**

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ Maureen Yvette WrightSignature of Debtor **Maureen Yvette Wright****X**

Signature of Joint Debtor

Telephone Number (If not represented by attorney)

October 14, 2009

Date

Signature of Attorney***X /s/ A. RITA KOSTOPOULOS**

Signature of Attorney for Debtor(s)

A. RITA KOSTOPOULOS P63178

Printed Name of Attorney for Debtor(s)

KOSTOPOULOS & ASSOCIATES PLLC

Firm Name

**d/b/a The Fresh Start Center Law Firm
30800 Van Dyke Suite 204
Warren, MI 48093**

Address

**lawfirmoffices@yahoo.com www.go4bankruptcy.com
586-574-0916 Fax: 586-574-2157**

Telephone Number

October 14, 2009

Date

*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

09-71738-wsd Doc 1 Filed 10/14/09

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

- I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.
- Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

X

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

Address

X

Date

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person,or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

Wright, Maureen -

ADVANCE AMERICA (NOTICE)
135 NORTH CHURCH STREET
SPARTANBURG, SC 29306

AES/US NATIONAL BANK
PO BOX 2461
HARRISBURG, PA 17101

AFNI (ANDERSON FINANCIAL NETWORK) NOTICE
404 BROCK DRIVE
P.O. BOX 3097
BLOOMINGTON, IL 61702-3097

AIS SERVICES LLC
50 CALIFORNIA ST
SUITE 1500
SAN FRANSISCO, CA 94111

ALLIANCE ONE
RECEIVABLES MANAGEMENT, INC.
ATTN:CORRESPONDENCE
7311 QUALITY CIRCLE DR.
ANDERSON, IN 46013

ALLIED INTERSTATE
435 FORD ROAD SUITE 800
MINNEAPOLIS, MN 55426

BLACK EXPRESSIONS (NOTICE)
CUSTOMER SERVICE CENTER
PO BOX 6404
CAMP HILL, PA 17012

BRISTOL WEST INSURANCE COM (NOTICE)
5701 STIRLING ROAD
FORT LAUDERDALE, FL 33314

CAC FINANCIAL CORP OF MICHIGAN
2601 NW EXPRESSWAY
SUITE 1000 EAST
OKLAHOMA CITY, OK 73112-7236

CADILLAC CREDIT BUREAU
801 SUNNYSIDE DRIVE
CADILLAC, MI 49601

Wright, Maureen -

CAPITAL ONE AUTO FINANCE
PO BOX 93016
LONG BEACH, CA 90809

CAPITAL ONE BANK
P.O. BOX 60024
CITY OF INDUSTRY, CA 91716-0024

CAPITAL ONE BANK (USA), NA
PO BOX 6492
CAROL STREAM, IL 60197-6492

CENTRAL PROFESSIONAL CREDIT SERVICE
P.O. BOX 365
CADILLAC, MI 49601-0365

CITY OF YPSILANTI
POLICE DEPT.
505 WEST MICHIGAN AVENUE
YPSILANTI, MI 48197

COLUMBIA HOUSE DVD CLUB
PO BOX 91601
INDIANAPOLIS, IN 46291-0601

COMCAST (NOTICE)
PO BOX 8009C
PLYMOUTH, MI 48170

COMPUTER CREDIT INC
640 WEST FORTH STREET
WINSTON SALEM, NC 27113

CREDIT CONTROL, LLC (NOTICE)
5757 PHANTOM DRIVE
HAZELWOOD, MO 63042

CREDIT ONE BANK
P.O. BOX 60500
CITY OF INDUSTRY, CA 91716-0500

CREDIT PROTECTION ASSOCIATION, L.P.
13355 NOEL ROAD, SUITE 2100
DALLAS, TX 75240

Wright, Maureen -

DIRECT LOAN SERVICING CENTER (NOTICE)
US DEPT. OF EDUCATION
P.O. BOX 5609
GREENVILLE, TX 75403

DIRECT MERCHANTS BANK (NOTICE)
PAYMENT CENTER
PO BOX 5241
CAROL STREAM, IL 60197-5241

DISH NETWORK (NOTICE)
P.O. BOX 9033
LITTLETON, CO 80160

DONALD LYNN
804 SEARLES RD
TOLEDO, OH 43607

DTE ENERGY
DTE LEGAL DEPARTMENT
WCB 688
ONE ENERGY PLAZA
DETROIT, MI 48226-1279

ENHANCED RECOVERY CORP (NOTICE)
8014 BAYBERRY RD
JACKSONVILLE, FL 32256

ERSOLUTIONS, INC
800 SW 39TH ST
P.O. BOX 9004
RENTON, WA 98057

FIRST PREMIER BANK
COLLECTIONS DEPT
PO BOX 5524
SIOUX FALLS, SD 57117-5524

GEMB/JCPENNY (NOTICE)
BANKRUPTCY DEPARTMENT
PO BOX 981131
EL PASO, TX 79998-1131

GEMB/WALMART (NOTICE)
PO BOX 981400
EL PASO, TX 79990

Wright, Maureen -

HIGHER ONE INC
25 SCIENCE PARK
BOX 201
NEW HAVEN, CT 06511

HSBC CARD SERVICES (NOTICE)
PO BOX 5222
CAROL STREAM, IL 60197-5222

IC SYSTEM INC
444 HIGHWAY 96 EAST
PO BOX 64887
ST. PAUL, MN 55164-0887

LAMONT, HANLEY & ASSOC., INC.
1138 ELM ST
MANCHESTER, NH 03101

LVNV FUNDING LLC
P.O. BOX 10497
GREENVILLE, SC 29603

MERCY PRIMARY CARE (NOTICE)
5555 CONNER SUITE 2691
DETROIT, MI 48213

MILL CREEK TOWNHOUSES
3050 BIRCH HOLLOW DRIVE
ANN ARBOR, MI 48108

MULBERRY ROW APARTMENT
2716 PACKARD ROAD
SUITE 1
ANN ARBOR, MI 48108

NCO FINANCIAL SYSTEMS INC.
2665 ELIZABETH LAKE ROAD
WATERFORD, MI 48328-3277

PHEAA/BRAZOS/AMERI (NOTICE)
660 BOAS ST
HARRISBURG, PA 17102

Wright, Maureen -

PLANET FITNESS (NOTICE)
2748 WASHTENAW AVE
YPSILANTI, MI 48197

PROFESSIONAL ACCOUNT MANAGEMENT
PO BOX 391 (NOTICE)
MILWAUKEE, WI 53201

SALLIE MAE
P O BOX 9500
WIKES BARRE, PA 18773-9500

T-MOBILE
P.O. BOX 742596
CINCINNATI, OH 45274-2596

UNIVERSAL CREDIT SERVICES
PO BOX 158
HARTLAND, MI 48353-0158

UNIVERSITY OF MICHIGAN HOSPITAL & HEALTH
PO BOX 77000 (NOTICE)
DETROIT, MI 48277-0914

US DEPARTMENT OF EDUCATION
501 BLEECKER STREET
UTICA, NY 13501

WASHTENAW GENERAL DENTISTRY (NOTICE)
3075 W CLARK RD #209
YPSILANTI, MI 48197